I.   Current Listing of the Claims, With Amendments.

Please amend the claims for the above-identified patent application as indicated below:

Claim 1 (Currently Amended).   A healthcare claims management and payment transaction system comprising a processor and a computer readable medium tangibly embodying a set of executable instructions, the executable instructions comprising:

a registration mechanism ~~constructed and arranged to cause~~ that causes the processor to generate and transmit a message representing registration information to the system;

a claim submission mechanism ~~constructed and arranged to cause~~ that causes the processor to generate and transmit a message representing claim information to the system; and

a claim processing mechanism ~~constructed and arranged to cause~~ that causes the processor to receive a message representing claim information generated and transmitted by the claim submission mechanism, to ~~calculate~~ determine and append to the claim information rates corresponding to services, expenses or combinations thereof provided by the claim information, to receive a message representing registration information generated and transmitted by the registration mechanism, and to generate and transmit a message representing payment authorization to a payment mechanism, the payment authorization being based at least in part on the registration information and the claim information;

wherein the payment mechanism ~~is constructed and arranged to cause~~ causes the processor to receive a message containing payment authorization from the claim processing mechanism, and to generate and transmit a funds transfer message based upon such authorization such that funds are transferred from a funded account to a provider account, the payment authorization based in part on the claim information as compared to one or more templates, rule sets, or combinations thereof.

Claim 2 (Currently Amended).   The ~~stystem~~ system of claim 1, wherein the registration mechanism ~~is~~ further ~~constructed and arranged to cause~~ causes the processor to receive a message representing registration information from one or more users.

Claim 3 (Currently Amended).   The system of claim 1, wherein the claim submission mechanism ~~is~~ further ~~constructed and arranged to cause~~ causes the processor to receive a

message representing claim information from one or more users.

Claim 4 (Currently Amended).   The system of claim 1, wherein the claim processing mechanism is-further ~~constructed and arranged to cause~~ causes the processor to generate and transmit a message representing claim information and payment authorization to the registration mechanism.

Claim 5 (Currently Amended).   The system of claim 4, wherein the registration mechanism is-further ~~constructed and arranged to cause~~ causes the processor to generate and transmit a message containing some or all of the claim information, registration information, payment authorization, or combinations thereof to one or more users.

Claim 6 (Canceled).

Claim 7 (Canceled).

Claim 8 (Currently Amended).   The system of claim 1, wherein the executable instructions further ~~comprises~~ comprise an insurance submission mechanism, and the claim processing mechanism is-further ~~constructed and arranged to cause~~ causes the processor to generate and transmit a message representing some or all of the claim information, the registration information, the payment authorization, or combinations thereof to the insurance submission mechanism.

Claim 9 (Currently Amended).   The system of claim 8, wherein:
    the insurance submission mechanism is-further ~~constructed and arranged to cause~~ causes the processor to generate and transmit a message representing an insurance claim action; and
    the claim processing mechanism is-further ~~constructed and arranged to cause~~ causes the processor to receive a message representing insurance claim action from the insurance submission mechanism, and to generate and transmit a second funds transfer message representing payment authorization to the payment mechanism, the payment authorization based at least in part on the insurance claim action and the registration information.

Claim 10 (Currently Amended).   A computer-implemented method of managing and paying healthcare claims, the method comprising:

by a registration mechanism stored on a computer readable medium, generating a message representing registration information to the system;

by a claim submission mechanism stored on the computer readable medium, generating a message representing a healthcare claim to the system;

by a claim processing mechanism stored on the computer readable medium, obtaining a message representing registration information generated by the registration mechanism, obtaining a message representing a healthcare claim generated by the claim submission mechanism, ~~calculating~~ determining rates corresponding to services, expenses or combinations thereof provided by the healthcare claim, and generating and transmitting a message representing payment authorization to a payment mechanism stored on the computer readable medium, the payment authorization being based at least in part on the claim information and the registration information and

by the payment mechanism, receiving a message containing payment authorization from the claim processing mechanism, and generating and transmitting a message such that funds are transferred from a funded account to a provider account, wherein the payment authorization is based in part on the claim information as compared to one or more templates, rule sets, or combinations thereof.

Claim 11 (Previously Presented).   The method of claim 10 further comprising the claim submission mechanism receiving a message representing a healthcare claim from one or more users.

Claim 12 (Original).   The method of claim 10, further comprising the claim processing mechanism generating and transmitting a message representing the healthcare claim and the payment authorization to the registration mechanism.

Claim 13 (Canceled).

Claim 14 (Previously Presented). The method of claim 10, further comprising the registration mechanism generating and transmitting a message containing some or all of the claim information, registration information, payment authorization, or combinations thereof to one or more users.

Claim 15 (Canceled).

Claim 16 (Previously Presented). The method of claim 10, further comprising the claim processing mechanism generating and transmitting a message representing some or all of the claim information the registration information, the payment authorization, or combinations thereof to an insurance submission mechanism stored on the computer readable medium.

Claim 17 (Previously Presented). A memory for storing data for access by an application program being executed on a data processing system, comprising:

a data structure stored in the memory, said data structure including information relating to one or more users issued by a registration server,

claim information relating to services performed by or on behalf of any of said one or more users, said claim information being issued by a claim submission server, and

payment authorization information issued by the data processing system of the present invention, said payment authorization being based at least on the registration information, the claim information and one or more templates, rule sets, or combinations thereof.

Claims 18-25 (Canceled).

Claim 26 (Currently Amended). A program product for managing, processing and paying healthcare claims, the program product stored in one or more tangible computer readable media and readable by a computer so that the program product operates to perform the following instructions when read by the computer comprising:

receiving an electronic ~~signals~~ message representing a healthcare claim;

receiving electronic ~~signals~~ messages representing registration information;

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generating a message based on the healthcare claim and the registration information, the message specifying payment authorization for a certain sum based on ~~calculated~~ determined rates for services, expenses or combinations thereof provided by the healthcare claim, wherein the payment authorization is based on the claim information as compared to one or more templates, rule sets, or combinations thereof; and

transmitting electronic ~~signals~~ messages representing the payment authorization message to a payment mechanism stored on computer readable media and configured to receive the payment authorization message and to generate and transmit a funds transfer message to a financial institution based upon such authorization such that funds are transferred from a funded account maintained at the financial institution to a provider account.

Claim 27 (Currently Amended).   The program product of claim 26, wherein the instructions further comprise transmitting electronic ~~signals~~ messages representing claim information and payment authorization to a registration mechanism stored on computer readable media.

Claim 28 (Canceled).

Claim 29 (Currently Amended).   The program product of any of claims 26-~~28~~ 27, wherein the instructions further comprise transmitting electronic ~~signals~~ messages representing some claim information, registration information and payment authorization to an insurance submission mechanism stored on computer readable media.

Claim 30 (Canceled).

Claim 31 (Currently Amended).   At least one computer programmed to execute a process for managing, processing and paying claims, the process comprising:

receiving electronic ~~signals~~ messages representing a claim;

receiving electronic ~~signals~~ messages representing registration information;

creating a payment authorization message specifying payment of the claim, wherein the payment authorization is based in part on claim information corresponding to the claim as compared to one or more templates, rule sets, or combinations thereof; and

causing electronic ~~signals~~ messages representing the payment authorization message to be sent to a payment mechanism stored on computer readable media and configured to receive the payment authorization message and to generate and transmit a funds transfer message to a financial institution based upon such authorization such that funds are transferred from a funded account maintained at the financial institution to a provider account.

Claim 32 (Canceled).

Claim 33 (Currently Amended).   The computer of claim ~~32~~31, wherein the process further comprises:

creating a message representing some claim information, registration information and payment authorization; and

causing electronic ~~signals~~ messages representing the message to be sent to an insurance submission mechanism stored on computer readable media.